

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF ARKANSAS  
FAYETTEVILLE DIVISION

In re: STACY M LANEY

Case No: 5:25-bk-70805 R

**OBJECTION TO CONFIRMATION  
OF CHAPTER 13 PLAN**

Joyce Bradley Babin, Chapter 13 Standing Trustee, submits this Objection to Confirmation of Chapter 13 Plan. The Chapter 13 filing and plan fail to comply with the following:

1. 11 U.S.C. § 1325(a)(6) - The Debtor will not be able to make all the payments under the plan or to comply with the plan. **The Debtor is proposing to retain and pay for a 2025 Volkswagen and a 2023 Indian Scout and is not proposing to pay an equivalent amount to her unsecured creditors. The Debtor should be required to show how both of these vehicles are necessary for an effective reorganization.**

WHEREFORE, the Trustee prays that the Debtor is given an opportunity to submit an amended plan within a reasonable period of time; or alternatively, confirmation of the plan is denied, and the case is dismissed; and for all other just, proper and equitable relief.

/s/ Joyce Bradley Babin

CHAPTER 13 STANDING TRUSTEE

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing document was served on the Debtor's attorney and any other ECF Filing Users through Notice of Electronic Filing (ECF) and on the Debtor and any other non-ECF Filing Users by U.S. Mail, postage prepaid, as further listed below, on June 26, 2025.

/s/ Joyce Bradley Babin

Joyce Bradley Babin

cc: Stacy M Laney  
305 N 9Th St  
Rogers, AR 72756